

SYSTEMS AND METHODS FOR IDENTITY VERIFICATION FOR SECURE TRANSACTIONS

Abstract

A method and system for secure identification of a person in an electronic communications environment, wherein a host computer is adapted to be able to communicate with a plurality of electronic devices operated by the user. The user is issued with a user code, known only to the user and stored in the host computer. When the user is required to identify themselves to the host computer, the host computer generates a pseudo-random security string and applies the user code to the pseudo-random security string to generate a transaction code. The host computer also transmits the pseudo-random security string to one of the electronic devices which is displayed by the electronic device to the user. The user applies their known user code to the displayed pseudo-random security string and determines the transaction code. The user enters the transaction code into an electronic device and the entered transaction code is then transmitted back to the host computer. Positive identification is achieved when the host computer determined transaction code matches the transaction code entered by the user. In addition, the system could employ a secure user code entry interface which would allow secure input of the user code.